

- B1
contd:*
121. The system of claim 89 wherein physical identification information of the user is stored at the local terminal at the time a user desires to execute a transaction the user enters physical user identification information which is compared with information stored in the local terminal.
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Remarks

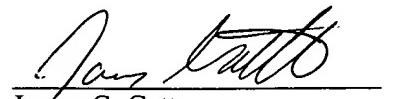
By this preliminary amendment, claims 1-18 have been cancelled, and claims 19-121 have been added. Therefore, claims 19-121 are pending. No new matter has been added.

It is respectfully submitted that this application is in condition for allowance. Notice to that effect is respectfully requested. In the event that the Examiner believes that a telephone conference would expedite allowance of the application, the Examiner is invited to telephone the undersigned with any suggestions leading to the allowance of the application.

The Commissioner is hereby authorized to charge any fees to the undersigned's Deposit Account No. 50-0311.

Date: December 31, 2002

Respectfully submitted,



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